

**Fill in this information to identify the case:**

Debtor 1    Melissa N. O'Grady

Debtor 2  
(Spouse, if filing)United States Bankruptcy Court for the: Middle District of PACase number    20-01410 MJC**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information****Name of Creditor:**    PENNYMAC LOAN SERVICES, LLC**Court claim no. (if known):**    11-1**Last 4 digits** of any number you use to identify the debtor's account:    1571**Property address:**1234 Wade Court West  
Stroudsburg, PA 18360**Part 2: Prepetition Default Payments***Check one:*☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment***Check one:*☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:    06 / 01 / 2025

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a.    Total postpetition ongoing payments due:

(a)    \$ \_\_\_\_\_

b.    Total fees, charges, expenses, escrow, and costs outstanding:

+ (b)    \$ \_\_\_\_\_

c.    **Total.** Add lines a and b.

(c)    \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Matthew Fissel

Date 06/06/2025

Matthew Fissel  
06 Jun 2025, 15:56:55, EDT

KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 16106  
215-627-1322  
[bkggroup@kmlawgroup.com](mailto:bkggroup@kmlawgroup.com)  
Attorney for Creditor

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

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**IN RE: Melissa N. O'Grady aka Melissa  
O'Grady aka Melissa Quezada fdba Glam  
House aka Melissa N. Quezada dba Glam  
Events Rentals**

**Debtor(s)**

**PENNYMAC LOAN SERVICES, LLC  
Movant**

**vs.**

**Melissa N. O'Grady aka Melissa O'Grady  
aka Melissa Quezada fdba Glam House  
aka Melissa N. Quezada dba Glam Events  
Rentals**

**Debtor(s)**

**Jack N. Zaharopoulos,**

**Trustee**

**BK NO. 20-01410 MJC**

**Chapter 13**

**Related to Claim No. 11-1**

**CERTIFICATE OF SERVICE**

I, Matthew Fissel of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on June 9, 2025, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below;

Debtor(s)

Melissa N. O'Grady aka Melissa O'Grady aka  
Melissa Quezada fdba Glam House aka Melissa N.  
Quezada dba Glam Events Rentals  
1234 Wade Court West  
Stroudsburg, PA 18360

Attorney for Debtor(s) (via ECF)

Vincent Rubino, Esq.  
712 Monroe Street  
P.O. Box 511  
Stroudsburg, PA 18360-0511

Trustee (via ECF)

Jack N. Zaharopoulos  
8125 Adams Drive  
Hummelstown, PA 17036

Method of Service: electronic means or first-class mail.

Dated: June 9, 2025

**/s/ Matthew Fissel**

Matthew Fissel  
Attorney I.D. 314567  
KML Law Group, P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
215-627-1322  
mfissel@kmlawgroup.com